

Minimum Property Requirements

MPR Challenge – **Questions** (18)

1. If a property is 50% commercial and 50% residential, does it meet VA MPRs?
 - a. Yes
 - b. No
2. In proposed or under construction cases, MPRs help ensure that the property is constructed according to the applicable:h
 - a. Building Code
 - b. Federal regulations
 - c. HUD requirements
 - d. A & C
 - e. All of the above
3. If un-vented heating is used, is the property eligible for appraisal?
 - a. Yes
 - b. No
4. Living units under a single mortgage or ownership may share water, sewer, gas, or electricity.
 - a. True
 - b. False
5. There is an easement for high tension wires on the property. The house is within the fall zone of these wires. Is this an MPR violation?
 - a. Yes
 - b. No
6. Is a pit privy permitted?
 - a. Yes
 - b. No
7. Which of the following are signs of a possible septic system failure?
 - a. Gurgling sounds and bubbles when flushing a toilet
 - b. Smelly wet spots and depressions in the drain field area
 - c. A pump connected to the septic tank

8. Water quality for an individual water supply must meet _____ requirements.

- a. the builder's
- b. Department of Veterans Affairs
- c. HUD
- d. Local health authority of jurisdiction
- e. A & B

9. In most localities, the minimum distance between a well and the septic system drain field is 50 feet.

- a. True
- b. False

10. The roof covering must:

- a. Be replaced every two to three years
- b. Prevent the entrance of moisture
- c. Provide reasonable future utility, durability, and economy of maintenance
- d. B & C
- e. All of the above

11. Which of the following are signs of a deteriorated composition shingle roof?

- a. Cracking
- b. Brittle, cupped or curled shingles
- c. Loss of granular covering
- d. All of the above

12. A manufactured home was built in 1972. Will this home be acceptable to VA?

- a. Yes
- b. No

13. The fee appraiser notes defective paint on a 3 foot by 3 foot area on the exterior siding of a home assumed to have lead based paint surfaces. VA requires the repaired paint surface be inspected by whom?

- a. The lender's agent
- b. The lender
- c. The VA fee appraiser
- d. Either B or C

14. An MPR repair for existing construction can be waived by the VA if the total estimated cost of the repairs is less than \$500. True or False?

15. Housing units with less than 500 square feet of living area are eligible for VA loans provided they have at least one separate bedroom. True or False?

16. Properties constructed prior to what year can be assumed to have lead based paint on exterior and/or interior surfaces.

- a. 1970
- b. 1985
- c. 1935
- d. 1978

17. Sanding defective paint surfaces to remove loose, peeling and cracked paint is an acceptable practice. True or False?

18. A well shared by only two users does not require a shared well agreement that provides for sharing the maintenance costs associated with operating the well. True or False?